

The Effect of the Content of Advertisement Message with the Theme of Social Responsibility on Customer Behavior (Knowledge and Interest) in Agricultural Bank, Iran

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Abstract

The present study investigated the content of advertisement message with the theme of social responsibility on customer behavior (knowledge and interest) of Agricultural Bank. This study aimed to assess the relationship between the content of the advertisement message and customer behavior of Agricultural Bank. Therefore, the current study was conducted using the method of measuring and also using questionnaires. The statistical population consisted of the customers of Tehran Agricultural Bank. The sample size included 276 people selected using random sampling. Multivariate data analysis and SPSS software were also used to analyze data. In this study the variable of the content of advertisement message with the theme of social responsibility and the variable of customer behavior in two aspects of knowledge and interest were evaluated. According to the results, there was a significant relationship between the content of advertisement message with the theme of social responsibility and two aspects of customer knowledge and interest. The value of correlation between the variable of the content of advertisement message of Agricultural Bank and customer behavior (r) is equal 0.43 indicating positive and strong correlation. It means that the advertisement of Agricultural Bank could affect the customer points of view as well as their behaviors. Based on these findings the main hypothesis of this study was confirmed.

Keywords: advertisement, social responsibility, customer behavior, media, virtual space

Introduction

Undoubtedly, one of the most important factors in today's world is advertisement, a process that has become an integral part of life and people willingly or unwillingly have been exposed to its messages. Although this process cannot be considered as a product of the modern world; because the history of advertising dated back to the beginning of human life when beadles sang to sell their goods so that in Aryan Pour Dictionary singing is an equivalent for advertising. The methods of advertising were gradually developed. Although traditional means of advertising in the branches of the manifestations of their presence have been preserved but the development of communication technologies and media proliferation, have caused great and significant revolutions in human life and by covering shadow on all aspects of individuals' life affected all their economic, cultural, political aspects (Kodayar, 2007). In the meantime, based on statistics and previous studies it can be claimed that one of the most important areas to achieve its objectives taking the most benefits of advertising is financial services industry or economic areas. According to the studies in 2010, the financial services industry was in fifth place of ten top US ad spending industries. Advertising is a bridge between the firm and the market, and in a broader sense, a society which is an appropriate tool to promote sales and the development of organizational affairs. Because in addition to keeping old customers acquires new customers and reduces the cost of sales. Also the boom in technology leads to business innovation and improves the quality of the products (Heydarpour and Tahmasbi Gatabi, 2009).

In recent decades based on the assumption that consumers welcome and encourage the institutions and companies supporting social programs, a lot of organizations in many countries have focused on social issues (Loy, 1999). Also in these years increasing competition between public and private banks in Iran to draw more and cheaper resources and customers have been seen that in this regard, banks have paid high cost on advertisement so that it can be claimed that advertising costs of the banking system is one of the heaviest costs of banks' marketing and much of the advertising on television, radio, printing and billboards have been allocated to banks and financial institutions. In order to achieve greater success in the competition to each of the banks is speaking on new banking benefits and services to speed from other banks every day and some adopt a new way. For example, the Agricultural Bank of Iran, as one of the oldest banks, has a responsibility beyond the stated mission for facilities and banking services in its advertisement. This bank, according to the category of "social responsibility" as the main basis for its advertising, in the process of advertising, in addition to influencing the ideas, as the main branch of advertising have concentrated on the content and put it in the line of its responsibilities. In other words, this bank by considering social responsibility as the basic theme of its advertisement is seeking to extend and institutionalize one of the most important social issues so that it could succeed to draw more experts' attention and point of view in social affairs. Hence, in the current study it was tried to determine how much the consumers have understood this issue and how much they have been affected as the bank's costumers.

However, the impact according to the previous academic studies in the field of consumer reaction to the corporate social responsibility indicates that the impact on consumers may have different forms of cognitive effects (beliefs, attitudes, introducing) behavioral (commitment and use of Bank services in all conditions) and outcomes (Sen, et al., 2006; Baron et al., 2000; Bhattacharya and Sen, 2003; Gorvil and Rangan, 2004 and Klein and Davar, 2004). In addition, the research findings in this area suggest that consumers do not blindly accept advertising on social responsibility (Baron et al., 2000, Sen and Bhattacharya, 2001). In fact, the correlation between organizations' social responsibility and consumers' returns to the consumers' evaluation from the organizations' performance and is not only related to the organization's attention to one social issue (Hill, Becker and Olsen, 2005). Accordingly, to clarify the relationship between the advertising of Agricultural Bank and the behavior of bank services consumers, it is required to determine the value of bank customers to the bank's advertisement and their assessment. Accordingly, the current study tried to assess the relationship between advertisement with the theme on social responsibility and customer awareness and interest from the activities of the Agricultural Bank. In other words, it was tried to determine how much people could understand the hidden messages in the advertisement and how much they have been affected by the advertisement and what the quality of the advertisement was. By conducting the study, it was tried to investigate the use of theme of social responsibility by Agricultural Bank in its advertisement and if the theme could affect the customer awareness and interest and if it is regarded as an effective factor in the efficiency of advertisement. With regards to the above issues, the present study was trying to answer the following research question:

Is there a significant relationship between the content of advertisement message with the theme of social responsibility and customer behavior (knowledge and interest) of Agricultural Bank?

Theoretical foundations of the study

Advertisement

Lester (1990) defined advertisements as an attempt to influence people. Advertisement means any type of non-personal presentation and promotion of ideas, goods or services in exchange for money done by an individual or a specific organization (Kia, 1970 quoted by Masudizadeh,

2013). Torabi (2002) in the book of “Advertisements Sociology” stated that advertisement is a set of activities done in favor or opposed to the creation of something, someone, thought and action such as Commercial advertising campaign, party publicity. Esmaeili, in the book of the rights of commercial advertisement in Iran and the world gave a definition of a researcher achieved among 28 definitions:

Commercial advertising is a form of communication that carried out by the real or legal person, to introduce, draw attention and encourage to the products, services, needs of organization or institute using various means to the mass, group or individual. In general, advertisement in its general meaning can be regarded as delivering messages to others through communication in order to make changes in knowledge, attitude or behavior based on the three elements of the message recipient (the audience), the message sender (the media) and content of the message. In advertisement, conveying an idea is not the end but persuasion or encouragement to achieve a specific goal in mind is regarded. Therefore, communication is the basis of advertisements (Esmaeili, as cited in Bahonar, 2009). In English language, there are different equivalent for the term such as propaganda applied for methods of public persuasion that is characteristic of post-industrial society. Propaganda is a determined and disciplined effort to shape perceptions, manipulate cognitions, and direct behavior to achieve response reinforcing the advertiser’s demands. Propaganda is an effort to directly and directed communication with a predetermined purpose. In addition, propaganda tries to have information in a certain area and arrange the responses for advertisement in such a way so that it could be possible to keep them in a certain field (Jowett and O'Donnell, 2011).

Customer behavior (consumer)

Consumer’s behavior considers to study all the processes of selection, use, abandonment of goods and services, experiences or ideas by individuals, groups and organizations to meet the needs and also studying the effects of these processes on the customer and society (Hawkins, Bast and Kani, 2006). In other words, consumer’s behavior consists of a series of mental and physical processes started before the order and continued after consumption (Pierre and Olson, 1999). Consumer’s behavior is the study of how people purchase, and what and why they are buying. According to McDaniel consumers’ behavior explains purchasing decisions and the way to use the purchased goods or services (McDaniel, 2003). Solomon also argued that consumer’s behavior aimed at meeting the needs and demands of different individuals and groups to examine the effective processes involved in the selection, purchase and use of products, services, ideas and experiences (Solomon, 2009). Developing consumer’s behavior studies is the result of rotating the marketing philosophy from trends in production to sales trends then marketing trends. There are other factors involved in the development of studies on consumer’s behavior as follows:

- High speed of introducing new products;
- Shorter life cycles of the products;
- Increasing the movements of consumer protection by private groups and public policy makers;
- Considering the environment;
- Growing Marketing Services.

In such an environment, a better understanding of consumers and consumption process brings about numerous advantages. These advantages include helping managers to make decisions, provide a cognitive basis through analyzing consumer’s behavior, help legislators and regulators to legislate laws related to the purchase and sale of goods and services and ultimately to consumers in order to make better decisions. Customer behavior plays a crucial role in the design of advertising

campaigns. With the knowledge of the audiences' behavior, media and appropriate message can be selected. In addition, the study of consumer behavior can help us understand the factors related to social sciences affecting human behavior. Accordingly, the analysis of customer behavior in areas such as designing blended with marketing, market segmentation and positioning and differentiate products are also necessary and vital issues.

Social responsibility

Social responsibility is one of the aspects of organizational responsibility and is a set of duties and obligations that an organization needs to do in order to keep and help the society with an overall view and following the policy of maintaining unity and public interests. Corporate social responsibility means open and transparent business practices. It is the methods based on ethical values and respecting employees, society and the environment. Corporate social responsibility is planned so that in general it could create sustainable value for society and shareholder. The scope of business method or procedure contains one of the most dynamic and challenging issues that managers are facing today. For today's managers it is no longer enough to do tasks such as planning, organizing and controlling tasks and call themselves effectiveness. But responding the community needs, citizens' and organizations' demands, internal and external customers of the organization are considered as their more significant tasks. Due to the effects of public issues, a set of responsibilities and social responsibilities were added to the traditional economic responsibilities of organizations during the 1960s and 1970s. Social responsibility includes the activities and measures about cleanliness and elimination of environmental pollution, increasing equal employment opportunities for minority groups and women's health and workplace safety, preparing production quality and safety and efforts to reduce poverty in society.

Review of literature

Hamidizadeh and Yazdani (2011) studied "a strategic model of effective electronic advertisements on consumers' behavior ". In this study, the results (in terms of effectiveness of advertisements on decisions) that offer various models from 1898 to the present (more than 30 models) were collected and evaluated in this study. In this study, traditional hierarchical patterns were first described, and then new models of hierarchy were discussed. With regard to developments in recent years and the arrival of electronic means of communication, Internet advertising (e) has become one of the most important marketing channels for companies. Therefore, strategic model for Internet advertising with respect to the critical review of previous models was offered.

Gholipur and Zangi Band (2009) in studied "the field of designing a model evaluating the effectiveness of advertising media (radio and television) on the behavior of bank customers and declared designing is a crucial factor in the success of an organization; so that developing advertisements programs should be done by considering the factors influencing the decision-making process of bank customers-including factors blended with marketing, environmental factors such as socio-cultural, political and social status, personal characteristics of bank customers and personal characteristics or psychological factors and marketing objectives of the organization. In this article a dynamic model was offered to evaluate the effectiveness of advertising media (radio and television) on customer behavior. In this model, advertising planning was carried out based on identifying internal and external factors and their interactions with each other by the views of journalists and using the concepts of fuzzy logic. In order to allocate budget to the advertising media, a decision-making model with multi-indices was used.

Jam Melonakos (2010) in an article entitled "The Impact of Advertisements on bank consumer: determining bank consumer choices in Greece" attempted to identify the relationship

between advertising and bank customers' needs in Greece and its possible impact on customers' potential to choose their banks. The results showed that there was a significant relationship between the costs spent on advertisements by banks and the rate of investments by customers on developed banking services. Walker and Kent (2009) in a study entitled "do fans care? Assessment of the impact of corporate social responsibility in consumer attitudes in the sports industry" determined that corporate social responsibility is an important factor in evaluating the desirability of the fans and in general it is considered as an important aspect in business strategy of sport organizations. Pumering and Lester (2009) in an article entitled "Advertisements of initiative corporate social responsibility to link the companies' image: Prevention of doubt in order to increase persuasion" concluded that by reducing consumers' doubt, corporate organizational identity can be connected with each other based on social responsibility of the companies through video ads. Amiri (2006) using Dagmar model investigated "the effectiveness of TV advertising to attract the Gharz-alhasaneh savings account of Tejarat Bank. According to the results, advertising Gharz-alhasaneh savings account through television had a significant impact on creating awareness and audiences' actions but no significant effect was seen about the audiences' perception and convince. The results of the whole model showed TV advertising had no significant effect on attracting Gharz-alhasaneh savings account. Mignen (2001) in a study entitled "consumers' perception of corporate social responsibility: A cross-cultural comparison" assessed the consumers' readiness to support social organizations and expressed their assessment of economic, legal, ethical and humanitarian responsibilities of the agencies.

Research objectives

The main objective:

- Determining the effect of the content of advertisement message with the theme of social responsibility on customer behavior of Agricultural Bank;

Secondary objectives:

- Determining the relationship between the content of advertisement message of Agricultural Bank with the theme of social responsibility on customer behavior;
- Determining the relationship between the content of advertisement message of Agricultural Bank with the theme of social responsibility and the awareness of the bank customer;
- Determining the relationship between the content of advertisement message of Agricultural Bank with the theme of social responsibility and the interest of the bank customer;

Research hypotheses

H1: There is a relationship between the content of the Agricultural Bank ad and the behavior of banks customers.

H2: There is a relationship between the content of the Agricultural Bank ad, the theme of social responsibility and the awareness of banks customers.

H3: There is a relationship between the content of the Agricultural Bank ad, the theme of social responsibility, and the interest of banks customers.

The statistical population and sampling methods

The statistical population of this study was the customers of Agricultural Bank in Tehran. Sampling method of the research was clustering. Accordingly, first a list of the Agricultural Bank branches in Tehran was prepared. Then, based on geographical criterion; the branches in North, South, East, West and Central branches were classified and from each region 54 bank branches were

randomly selected and the sample size of each bank was randomly and systematically (unstable society) performed.

Data collection tools

To evaluate the objectives and hypotheses considered in this study, a questionnaire was used consisting of 26 questions and 69 items. The total number of the respondents in this study filled the questionnaires were 276 people. The value of Cronbach's alpha was 0.78 calculated to assess the reliability and validity of the questionnaire, indicating high internal consistency of measuring tools.

Hypothesis testing

H1: There is a relationship between the content of the Agricultural Bank ad and the behavior of banks customers.

Studying the relationship between the variable of the content of the Agricultural Bank ad as an independent variable and the behavior of banks customers as a dependent variable indicated a significant relationship at the level of 99%. The correlation between the two variables (r) was 0.43 indicating strong and positive correlation. Since this relationship is significant at a significance level of 99% it can also be generalized to the population.

Table 1: The correlation between the content of the message with customer behavior

	Types of Pearson correlation coefficient	customer behavior
The aspect of the content of the message	Pearson coefficient	0.43
	A significant level	00.00

Studying the relationship between the variable of the content of the Agricultural Bank ad as an independent variable and the behavior of banks customers as a dependent variable indicated a significant relationship at the level of 99%. The correlation between the two variables (r) was 0.399 indicating positive and average toward strong correlation. Since this relationship is significant at a significance level of 99%, it can also be generalized to the population.

Table 2: The correlation between the content of the message with customer behavior with the theme of social responsibility

	Types of Pearson correlation coefficient	customer behavior
The aspect of the content of the message	Pearson coefficient	0.399
	A significant level	00.00

H2: There is a relationship between the content of the Agricultural Bank ad, the theme of social responsibility and the awareness of banks customers.

Studying the relationship between the variable of the content of the Agricultural Bank ad as an independent variable and the awareness of banks customers as a dependent variable indicated a significant relationship at the level of 99%. The correlation between the two variables (r) was 0.383 indicating positive and average toward strong correlation. Since this relationship is significant at a significance level of 99% it can also be generalized to the population.

Table 3: The relationship between the content of the message with customer awareness

	Types of Pearson correlation coefficient	customer awareness
The aspect of the content of the message	Pearson coefficient	0.383
	A significant level	00.00

H3: There is a relationship between the content of the Agricultural Bank ad, the theme of social responsibility, and the interest of banks customers.

Studying the relationship between the variable of the content of the Agricultural Bank ad as an independent variable and the interest of banks customers as a dependent variable indicated a significant relationship at the level of 99%. The correlation between the two variables (r) was 0.279 indicating positive and average correlation. Since this relationship is significant at a significance level of 99% it can also be generalized to the population.

Table 4: The correlation between the content of the message with customer interest

	Types of Pearson correlation coefficient	customer interest
The aspect of the content of the message	Pearson coefficient	0.279
	A significant level	00.00

Conclusion

In this study, the customer behavior was assessed in two aspects of awareness and interest. According to the results, individuals averagely considered their knowledge in the position of customers in the "high" level. In the field of customers' interest the average of the respondents was reported in "high" level. On this basis, the overall average of customer behavior by respondents was "above average". Therefore, it can be claimed that the aspect of the customers' behavior of Agricultural bank was at the same level as the aspect of customers' interest. The average content of the advertising message of the bank with a theme on social responsibility by the respondents was in the higher level of "average". There is a relationship between the advertisement and the customers' behavior of Agricultural bank. It means the advertisement could effect on the customers' point of view and consequently their behaviors. Accordingly, the main hypothesis of the research was confirmed. On the other hand, advertisement specifically has a relationship with the aspects of customers' behavior including awareness and interest as well. Also, the results of statistical test indicated the fact that the content of the advertising messages of the bank formed based on the theme of social responsibility had a relationship with customers' behavior and its aspects.

Suggestions in order to have more effects of Agricultural Bank advertisement

Perhaps the most important differentiating point of this research was the attempts to understand the reason of considering the theme of social responsibility as the content of advertising. Although the theme of social responsibility was identified as a factor effective on the customers' behavior, but based on the results of the question of "why does Agricultural Bank use the theme of social responsibility?" 29 percent of respondents said the main reason was only influencing the customers' emotions and feelings. Therefore, to achieve better results, it is suggested to the authorities to take the process that the banks' emphasis on the issue of social responsibility, in addition to its representation in the Advertisements space, could be visible in the current social relations in society. The effectiveness of advertising on people's view can be assessed.

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